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Partners in Your Financial Success TM

www.financialpartnersfcu.org

April 2023

HOLIDAY CLOSINGS

Fri. April 7, 2023 @ 1pm
 Sat. April 8, 2023
Easter Weekend

Sat. May 27, 2023
 Mon. May 29, 2023
Memorial Day Weekend

Monday. June 19, 2023
Juneteenth

Tues. July 4, 2023
Independence Day

STAFF MEETINGS

We will open at 10:00 am on these days so we can learn to serve you better.

Wed. April 12, 2023
 Wed. May. 10, 2023
 Wed. June 14, 2023

Notes from the CEO "Planting Seeds"

By the time you read this, we will be well into April, and Easter will have just hopped by us. Spring is the time for new growth and planting seeds. And that gets me to my message for this quarter – planting seeds for growth at the credit union.



In the first quarter of 2023, we have seen market uneasiness with inflation and bank failures. The bank failures with Silicon Valley Bank and Signature Bank were results of poor management practices and risky investments by the banks themselves. Those closures did have a ripple effect on markets, but rest assured, Financial Partners FCU will not employ risky investment practices and will protect the hard-earned money of its members. All member deposits are insured for up to \$250,000 by the National Credit Union Share Insurance Fund.

Our conservative approach to investments has allowed us to invest in new services that we will be rolling out in the near future. We will implement a robust on-line account opening process that will be safe for the credit union and consumer. It will allow consumers in our three-county area the freedom of opening an account in the comfort of their own home. FPFCU is also enrolling in a national Co-Op Service Network of Shared Branching that will enable our members to bank at different locations across the United States without physically visiting one of our branches. We have heard your concerns about convenience, and we believe these two new services will help alleviate those concerns. These new services are the seeds that we are planting that will serve as the foundation of our growth into more physical locations in our new area.

By now, many of you have seen our commercial, the start of a brand awareness campaign to introduce us to our new markets. There will be more in the very near future, so keep an eye out for those. Other seeds that we will be planting in 2023 include a new deposit product with rewards and more seasonal loan specials. Some of you may have already been contacted by our lending team regarding our rewards-based, low-interest credit card. We are currently running a card campaign and hope to roll out our first seasonal loan special in late spring. We are hoping to have additional ATM locations across our area along with a plan for new branch locations some time in 2025.

These seeds are ready to be planted and we are very eager to see the results. Of course, we could not do any of this with the outstanding members that we have. You have enabled us to plant these seeds with your dedication to the credit union. As many of you may know, I subscribe to theory of servant-minded leadership. We, at the credit union, are here to serve you, much like Jesus did when He washed the feet of the 12 disciples. We are blessed beyond measure to be able to serve you and your families. Have a wonderful spring!

Dave Shuey

Dave Shuey, CEO



NOTICE:
ANNUAL MEETING
Thursday, May 25, 2023
at the Woodburn Activity Center. There will be light refreshments starting at 5:15 with the meeting starting promptly at 5:30 PM.

***See enclosed letter for important election information.**

Credit Card Special!

Want to make money for borrowing money?

Open up a brand-new **U-Choose Rewards MasterCard** with a **\$2500 limit** or more and get **\$75 cash back**. Don't want a limit that high? Get **\$50** for limits **under \$2500**. Already have a U-Choose Rewards Mastercard?

Increase your current limit, and you may be eligible for up to \$50 cash back!

Just want to convert? No problem! Receive **\$25**

Go Mobile with the
e*Teller App!

Search: Financial Partners
Federal Credit Union
in the App Store or Google
Play!

**Try Our Anytime Line 24hr
call service!**

- Balances
 - Transfer money
 - Account History
- Call: **260-632-5705**
Or **1-877-632-9805**

HOURS

Woodburn Branch Office

Monday – Friday
9 am – 5 pm

Drive-Thru Hours
Monday – Thursday
9 am – 5:30 pm
Friday
9 am- 6 pm

Grabill Branch Office

Monday – Friday
9 am – 4:30 pm
Saturday
9 am – Noon

Drive-Thru Hours
Monday – Thursday
9:00 am – 5:00 pm
Friday
9:00 am – 5:30 pm
Saturday
9 am – Noon

FPFCU MYCards App
**A Helpful tool to prevent
FRAUD!**

- Receive Mobile Alerts!
- See card history!
- Set customized spending limits!

**Download through your mobile banking app or use the stand alone CardValet app found in the App Store and on Google Play*



And THINK!

Like anything, credit and debit cards have their advantages and disadvantages. While debit cards can be a great convenience and do not involve accumulating debt, they are tied directly to your checking account allowing charges, authorized or not, to immediately debit your balance. With a credit card however, you do not have to pay the balance immediately, allowing you and your institution time to research or dispute the charges. Online purchases frequently add on services that may not be openly disclosed to you, charging you for a service you may not know you agreed to. With a debit card, these charges will debit your checking account immediately, leaving you with a decreased balance. This is why we recommend limiting the use of your debit card online and using an alternative method of payment such as direct ach debits, credit cards, gift cards or pre-loaded cards.

Here are some helpful tips on keeping your cards safe:

- Avoid using public internet for financial transactions
- Protect your card numbers and PIN
- Check your bank statements often
- Report card problems/fraudulent activity immediately
- Consider using a credit card or pre-loaded card online
- Download the MyCards app found in the e*teller app
- Look for the secure symbol (unbroken key or padlock) in the browser URL

-UPDATE-

Your next newsletter will look a little different next quarter. We have recently changed our statement and newsletter format so that they are integrated onto the same paper. You will continue to receive statements and newsletters as usual.

Get the Rewards You
Want... with

U CHOOSE REWARDS®!

-What is it? It is a rewards program that earns you points every time you use your Financial Partners Mastercard
-How do I get started? Apply for an FPFCU rewards card, and visit ***UChooseRewards.com*** Click the **register** link to start earning points right away!

P.O. Box Reminder!

When mailing to FPFCU please keep in mind that we receive mail at our listed P.O. Boxes ONLY. Mail will not be received if sent to street address.

Woodburn Office

P.O. Box 125

Grabill Office

P.O. Box 540



Need some financial advice?

Contact Andy Schnipke with WestPoint Financial Group

- Investments • Mutual Funds • Annuities • IRAs • 529s & more!

To schedule your consultation, contact Andy Schnipke: 260-436-9980 x3635
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**Andrew Schnipke is a registered representative and offers securities, investment-advisory, and financial-planning services through MML Investors Services, LLC. Member SIPC. 900 East 96th Street, Suite 300, Indianapolis, IN, 46240. Phone (317) 469-9999.*